

**Information to identify the case:**

Debtor 1 James L. Garland Jr.

Social Security number or ITIN xxx-xx-2966

First Name James Middle Name L Last Name Garland Jr.

EIN -----

Debtor 2 Marci Jo Garland

Social Security number or ITIN xxx-xx-2233

(Spouse, if filing)

First Name Marci Middle Name J Last Name Garland

EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-20204-JAD**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James L. Garland Jr.

Marci Jo Garland

5/3/21

**By the court:**

Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James L. Garland, Jr.  
Marci Jo Garland  
Debtors

Case No. 16-20204-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy

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Date Rcvd: May 03, 2021

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ James L. Garland, Jr., Marci Jo Garland, 1017 Pizza Barn Road, Blairstown, PA 15717-4306
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14220831	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14166823	+ Fair Collections & Outsourcing, 12304 Baltimore Avenue, Suite East, Beltsville, MD 20705-1314
14166832	+ The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	May 04 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 04 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 04 2021 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 04 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	May 04 2021 03:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14166814	+ EDI: BANKAMER.COM	May 04 2021 03:28:00	Bank Of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
15279371	+ EDI: PRA.COM	May 04 2021 03:28:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
14211873	EDI: RECOVERYCORP.COM	May 04 2021 03:28:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14224503	EDI: BL-BECKET.COM	May 04 2021 03:28:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14176363	+ Email/Text: bankruptcy@cavps.com	May 04 2021 04:18:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14166817	+ EDI: CITICORP.COM	May 04 2021 03:28:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, P.O. Box 790040, Saint Louis, MO 63179-0040
14166819	+ EDI: CITICORP.COM		

District/off: 0315-2

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Date Rcvd: May 03, 2021

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14166818	+ EDI: CITICORP.COM	May 04 2021 03:28:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit, P.O. Box 790040, St Louis, MO 63179-0040
14166820	+ EDI: CITICORP.COM	May 04 2021 03:28:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14166821	+ EDI: WFNNB.COM	May 04 2021 03:28:00	Comenity Bank/Lane Bryant, P.O. Box 182125, Columbus, OH 43218-2125
14173608	EDI: DISCOVER.COM	May 04 2021 03:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14166822	+ EDI: DISCOVER.COM	May 04 2021 03:28:00	Discover Financial, Attn: Bankruptcy Dept., P.O. Box 3025, New Albany, OH 43054-3025
14210551	EDI: ECAST.COM	May 04 2021 03:28:00	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14166824	+ Email/Text: bankruptcynotice@fcbanking.com	May 04 2021 04:12:00	First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
14166815	EDI: JPMORGANCHASE	May 04 2021 03:28:00	Chase Card Services, Attn: Correspondence Dept, P.O. Box 15298, Wilmington, DE 19850
14166816	EDI: JPMORGANCHASE	May 04 2021 03:28:00	Chase Mortgage, 4615 Vision Drive, P.O. Box 24696, Columbus, OH 43224
14240239	EDI: JPMORGANCHASE	May 04 2021 03:28:00	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14166825	+ Email/Text: PBNCNotifications@perituservices.com	May 04 2021 04:12:00	Kohls/Capital One, P.O. Box 3120, Milwaukee, WI 53201-3120
14216050	+ EDI: MID8.COM	May 04 2021 03:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14166826	+ EDI: MID8.COM	May 04 2021 03:28:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14166827	+ Email/Text: bankruptcynotices@psecu.com	May 04 2021 04:18:00	P S E C U, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
14166828	EDI: PRA.COM	May 04 2021 03:28:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14166829	EDI: PRA.COM	May 04 2021 03:28:00	Portfolio Recovery Associates, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541
14177371	EDI: PRA.COM	May 04 2021 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14166830	+ EDI: PRA.COM	May 04 2021 03:28:00	Portfolio Recovery Asssociates, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541-1067
14222701	EDI: Q3G.COM	May 04 2021 03:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14166831	+ EDI: RMSC.COM	May 04 2021 03:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14166833	+ EDI: WTRRNBNK.COM	May 04 2021 03:28:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV : P.O. Box 9475, Minneapolis, MN 55440-9475

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2021 at the address(es) listed below:

Name	Email Address
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Andrew F Gornall

on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com

Brian Nicholas

on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmllawgroup.com

Justin P. Schantz

on behalf of Debtor James L. Garland Jr. jschantz@my-lawyers.us,  
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us

Justin P. Schantz

on behalf of Joint Debtor Marci Jo Garland jschantz@my-lawyers.us  
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us

Kevin Scott Frankel

on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com

Kristen D. Little

on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, klittle@logs.com;logsecf@logs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteedpda.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

Victoria A. Sanford

on behalf of Creditor JPMorgan Chase Bank National Association vsanford@reedsmith.com

TOTAL: 10